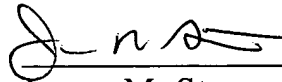


- II. Claims 16-29, drawn to a system for financial planning,
classified in class 706, subclass 61; or
- III. Claims 30-45, drawn to an article of manufacture, classified in
class 707, subclass 102.

In response to the requirement for restriction, Group I is elected and
claims 1-15 are submitted to be examinable with the elected Group.

Respectfully submitted,



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